

\*\*\*\*\*

IN RE:

CASE NO. 14-08561

CARMELO CAEZ CRUZ  
AMARILYS COLON FERNANDEZ

Debtors

CHAPTER 13

\*\*\*\*\*

***DEBTORS MOTION TO AMEND SCHEDULES***

TO THE HONORABLE COURT:

NOW COME Debtors herein, CARMELO CAEZ CRUZ and AMARILYS COLON FERNANDEZ, by their undersigned attorney, and very respectfully ALLEGE AND PRAY:

1. On this date debtors are amending their Schedule B, I and J in order to:

A. Schedule B - eliminate Toyota Sienna since debtor was involved in a car accident and vehicle was declared total lost. The insurance paid off balance owed to Reliable.

B. Schedule I & J - adjust income and expenses since debtors business is seasonal and income varies.

WHEREFORE, Debtors respectfully request that the Amendment be accepted for continuation of the proceedings and that all other remedies which are proper and just be granted.

***CERTIFICATE OF SERVICE***

I HEREBY CERTIFY on this same date I electronically filed the foregoing document with the clerk of the court using the CM/ECF System which will sent notification of such filing to the following: Chapter 13 Trustee, US Trustee and to all creditors registered to said system. On this same date, I have sent copy of said document by regular mail to all parties in interest that are non CM/ECF participants as of the creditor matrix attached hereto.

In San Juan, Puerto Rico, this 7<sup>th</sup> day of April, 2015.

By: /s/ Juan C. Bigas Valedon  
**JUAN C. BIGAS VALEDON**  
Attorney for Debtor  
U.S.D.C. NO. 215404  
P.O. Box 7011  
Ponce, P.R. 00732-7011  
Tel. 259-1000; Fax 842-4090

The debtors have read the information included above and agree to the same.

/s/ Carmelo Caez Cruz  
CARMELO CAEZ CRUZ  
Debtor

/s/ Amarilys Colon Fernandez  
AMARILYS COLON FERNANDEZ  
Joint-Debtor

IN RE CAEZ CRUZ, CARMELO &amp; COLON FERNANDEZ, AMARILYS

Case No. 14-08561

Debtor(s)

(If known)

**AMENDED SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT WITH BPPR	J	0.00
		CHECKING ACCOUNT WITH DORAL BANK	J	0.00
		CHECKING ACCOUNT WITH DORAL BANK	J	13.74
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		HOUSE FURNISHING	J	2,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHES AND ACCESORIES	J	650.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

IN RE CAEZ CRUZ, CARMELO &amp; COLON FERNANDEZ, AMARILYS

Case No. 14-08561

Debtor(s)

(If known)

**AMENDED SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		2013 INCOME TAX REFUND	J	355.00
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1989 JEEP CHEROKEE	J	3,350.00
		1994 ISUZU TROOPER	J	1,042.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		BUSINESS EQUIPMENT: 1 TV (\$25.00), 1 REFRIGERATOR (\$80.00), 1 SODA REFRIGERATOR (\$75.00), 3 FAN (\$15.00 EACH), 1 PRINTER BROTHER (\$60.00), 1 PRINTER EPSON (\$30.00), 1 DVD (\$20.00), TOYS (100.00), 33 LITTLE CHAIRS (3.00 EACH), 3 DESKS (\$25.00 EACH), 1 COMPUTER (\$100.00), 1 MICROWAVE (\$25.00), 1 STOVE (\$75.00), 1 SINK (\$80.00), 10 CUBICLE (\$15.00 EACH), 4 PLAYYARDS (\$20.00)	J	1,120.00
30. Inventory.	X			

IN RE CAEZ CRUZ, CARMELO &amp; COLON FERNANDEZ, AMARILYS

Case No. 14-08561

Debtor(s)

(If known)

**AMENDED SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<b>TOTAL</b>				<b>9,030.74</b>

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE CAEZ CRUZ, CARMELO &amp; COLON FERNANDEZ, AMARILYS

Case No. 14-08561

Debtor(s)

(If known)

## AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. \*

- ☒ 11 U.S.C. § 522(b)(2)  
☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE A - REAL PROPERTY</b>			
OWNER OF A CONCRETE PROPERTY LOCATED AT URB BAIROA CALLE 3 BX6 AT CAGUAS, PUERTO RICO. PROPERTY CONSIST OF 3 BEDROOMS, BATHROOMS, LIVINGROOM, DININGROOM, KITCHEN. PROPERTY VALUE IS ESTIMATED AT \$105,000.00. DEBTOR WILL HAVE TO INCUR IN ATTORNEY, NOTARY AND REALTOR FEES IN ORDER TO SELL THE PROPERTY. PROPERTY NET VALUE IS ESTIMATED AT \$90,974.02.	11 USC § 522(d)(5)	20,335.72	90,974.02
Property Value: 105,000 - 14,025.98 (LIQUIDATION EXPENSES) = 90,974.02 - 62,703.00 (MORTGAGE) = 28,271.02.			
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
CHECKING ACCOUNT WITH DORAL BANK	11 USC § 522(d)(5)	13.74	13.74
HOUSE FURNISHING	11 USC § 522(d)(3)	2,500.00	2,500.00
CLOTHES AND ACCESORIES	11 USC § 522(d)(3)	650.00	650.00
2013 INCOME TAX REFUND	11 USC § 522(d)(5)	355.00	355.00
1989 JEEP CHEROKEE	11 USC § 522(d)(2)	3,350.00	3,350.00
1994 ISUZU TROOPER	11 USC § 522(d)(2)	1,042.00	1,042.00
BUSINESS EQUIPMENT: 1 TV (\$25.00), 1 REFRIGERATOR (\$80.00), 1 SODA REFRIGERATOR (\$75.00), 3 FAN (\$15.00 EACH), 1 PRINTER BROTHER (\$60.00), 1 PRINTER EPSON (\$30.00), 1 DVD (\$20.00), TOYS (100.00), 33 LITTLE CHAIRS (3.00 EACH), 3 DESKS (\$25.00 EACH), 1 COMPUTER (\$100.00), 1 MICROWAVE (\$25.00), 1 STOVE (\$75.00), 1 SINK (\$80.00), 10 CUBICLE (\$15.00 EACH), 4 PLAYYARDS (\$20.00)	11 USC § 522(d)(6)	1,120.00	1,120.00

\* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE CAEZ CRUZ, CARMELO &amp; COLON FERNANDEZ, AMARILYS

Case No. 14-08561

Debtor(s)

(If known)

## AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 7, 2015Signature: /s/ CARMELO CAEZ CRUZ  
CARMELO CAEZ CRUZ

Debtor

Date: April 7, 2015Signature: /s/ AMARILYS COLON FERNANDEZ  
AMARILYS COLON FERNANDEZ

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Fill in this information to identify your case:

Document Page 7 of 16

Debtor 1 **CARMELO CAEZ CRUZ**  
First Name Middle Name Last Name

Debtor 2 **AMARILYS COLON FERNANDEZ**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of Puerto Rico

Case number **14-08561**  
(if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
- ☒ Not employed

- ☐ Employed
- ☐ Not employed

Occupation

OWNER

Employer's name

CENTRO DE CUIDO MOTHER GOO

Employer's address

URB BAIROA BX-6 CALLE 3

Number Street

Number Street

City State ZIP Code

CAGUAS, PR 00725

City State ZIP Code

How long employed there?

7 years

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ 0.00
3. Estimate and list monthly overtime pay.	+ \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ 0.00



Debtor: **CARMELO CAEZ CRUZ**  
First Name Middle Name Last Name

Case number (if known): **14-08561**

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....	4.	\$ 0.00	\$ 0.00
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a.	\$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b.	\$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c.	\$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d.	\$ 0.00	\$ 0.00
5e. Insurance	5e.	\$ 0.00	\$ 0.00
5f. Domestic support obligations	5f.	\$ 0.00	\$ 0.00
5g. Union dues	5g.	\$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.	+\$ 0.00	+ \$ 0.00
<b>6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.</b>	<b>6.</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>7. Calculate total monthly take-home pay. Subtract line 6 from line 4.</b>	<b>7.</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>8. List all other income regularly received:</b>			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ 0.00	\$ 2,856.35
8b. Interest and dividends	8b.	\$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ 0.00	\$ 0.00
8d. Unemployment compensation	8d.	\$ 0.00	\$ 0.00
8e. Social Security	8e.	\$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	\$ 0.00	\$ 0.00
8g. Pension or retirement income	8g.	\$ 0.00	\$ 0.00
8h. Other monthly income. Specify: <b>FAMILY ASSISTANCE</b>	8h.	+\$ 875.00	+ \$ 0.00
<b>9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.</b>	<b>9.</b>	<b>\$ 875.00</b>	<b>\$ 2,856.35</b>
<b>10. Calculate monthly income. Add line 7 + line 9.</b> Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10.</b>	<b>\$ 875.00</b>	<b>\$ 2,856.35</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	<b>11.</b>	+ \$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.</b> Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	<b>12.</b>	<b>\$ 3,731.35</b>	
<b>Combined monthly income</b>			
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: <b>None</b>			



Fill in this information to identify your case:

Debtor 1 **CARMELO CAEZ CRUZ**  
 First Name Middle Name Last Name

Debtor 2 **AMARILYS COLON FERNANDEZ**  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Puerto Rico

Case number **14-08561**  
 (If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

## 1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?

- ☐ No
- ☒ Yes. Debtor 2 must file a separate Schedule J.

## 2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

21

- ☐ No
- ☒ Yes

Daughter

20

- ☐ No
- ☒ Yes

Son

19

- ☐ No
- ☒ Yes

Daughter

12

- ☐ No
- ☒ Yes

Daughter

3

- ☐ No
- ☒ Yes

## 3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4. \$ 895.00

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 40.00

4d. \$ 0.00

Debtor 1 **CARMELO CAEZ CRUZ**

First Name Middle Name Last Name

Case number (if known) **14-08561**

**Your expenses**

5. **Additional mortgage payments for your residence**, such as home equity loans 5. \$ 0.00
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$ 320.00
- 6b. Water, sewer, garbage collection 6b. \$ 125.00
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 35.00
- 6d. Other. Specify: **See Schedule Attached** 6d. \$ 419.00
7. **Food and housekeeping supplies** 7. \$ 400.00
8. **Childcare and children's education costs** 8. \$ 226.35
9. **Clothing, laundry, and dry cleaning** 9. \$ 100.00
10. **Personal care products and services** 10. \$ 100.00
11. **Medical and dental expenses** 11. \$ 125.00
12. **Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments. 12. \$ 346.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ 0.00
14. **Charitable contributions and religious donations** 14. \$ 0.00
15. **Insurance.**  
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \$ 0.00
- 15b. Health insurance 15b. \$ 0.00
- 15c. Vehicle insurance 15c. \$ 0.00
- 15d. Other insurance. Specify: 15d. \$ 0.00
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: 16. \$ 0.00
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$ 0.00
- 17b. Car payments for Vehicle 2 17b. \$ 0.00
- 17c. Other. Specify: 17c. \$ 0.00
- 17d. Other. Specify: 17d. \$ 0.00
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).** 18. \$ 0.00
19. **Other payments you make to support others who do not live with you.**  
Specify: 19. \$ 0.00
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- 20a. Mortgages on other property 20a. \$ 0.00
- 20b. Real estate taxes 20b. \$ 0.00
- 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00
- 20e. Homeowner's association or condominium dues 20e. \$ 0.00

Debtor 1 **CARMELO CAEZ CRUZ**  
First Name Middle Name Last Name

Case number (if known) **14-08561**

21. Other. Specify: **LUNCHES**

21. +\$ **120.00**

22. **Your monthly expenses.** Add lines 4 through 21.  
The result is your monthly expenses.

22. \$ **3,211.35**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ **3,711.35**

23b. Copy your monthly expenses from line 22 above.

23b. -\$ **3,211.35**

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ **500.00**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

**None**

Debtor(s)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

CEL PHONE

250.00

INTERNET/CABLE

169.00

IN RE CAEZ CRUZ, CARMELO & COLON FERNANDEZ, AMARILYS

Case No. 14-08561

Debtor(s)

(If known)

# AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 7, 2015 Signature: /s/ CARMELO CAEZ CRUZ  
CARMELO CAEZ CRUZ

Debtor

Date: April 7, 2015 Signature: /s/ AMARILYS COLON FERNANDEZ  
AMARILYS COLON FERNANDEZ

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Document Page 14 of 16  
United States Bankruptcy Court  
District of Puerto Rico

IN RE:

Case No. 14-08561CAEZ CRUZ, CARMELO & COLON FERNANDEZ, AMARILYS

Debtor(s)

Chapter 13

**AMENDED BUSINESS INCOME AND EXPENSES**

**FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS** (Note: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing:

\$ \_\_\_\_\_

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income:

\$ 8,611.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor)	\$ <u>3,333.00</u>
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ <u>198.00</u>
8. Inventory Purchases (Including raw materials)	\$ _____
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ <u>552.83</u>
12. Office Expenses and Supplies	\$ <u>73.33</u>
13. Repairs and Maintenance	\$ <u>20.00</u>
14. Vehicle Expenses	\$ <u>113.33</u>
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____

21. Other (Specify):

See Continuation Sheet

\$ 1,484.16

22. Total Monthly Expenses (Add items 3-21)

\$ 5,774.65

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME**

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)

\$ 2,836.35

IN RE CAEZ CRUZ, CARMELO &amp; COLON FERNANDEZ, AMARILYS

Case No. 14-08561

Debtor(s)

**AMENDED BUSINESS INCOME AND EXPENSES**

Continuation Sheet - Page 1 of 1

Other:

MORTGAGE	780.00
EXTERMINATING	30.00
MAINTENANCE	20.00
GROCERIES	523.33
CHRISTMAS BONUS EMPLOYEES	100.00
PERMITS	10.83
INSURANCE	20.00



Label Matrix for local noticing

0104-3

Case 14-08561-MCF13

District of Puerto Rico

Old San Juan

Tue Apr 7 14:04:50 AST 2015

US Bankruptcy Court District of P.R.

Jose V Toledo Fed Bldg & US Courthouse

300 Recinto Sur Street, Room 109

San Juan, PR 00901-1964

BAYVIEW LOAN SERVICING, LLC

PO BOX 11750

FERNANDEZ JUNCOS STATION

SAN JUAN, PR 00910-2850

RELIABLE FINANCIAL SERVICES

PO BOX 21382

SAN JUAN, PR 00928-1382

AEE

PO BOX 364267

SAN JUAN, PR 00936-4267

AMARILYS COLON FERNANDEZ

URB BAIROA GOLDEN GATES

CALLE C-11

CAGUAS, PR 00727

BAYVIEW LOAN SERVICING

4425 PONCE DE LEON 5TH FL

CORAL GABLES, FL 33146-1837

CARMELO CAEZ CRUZ

URB BAIROA GOLDEN GATES

CALLE C-11

CAGUAS, PR 00727

CRIM

PO BOX 195387 SAN JUAN PR 00919-5387

ECMC

PO BOX 16408

St. Paul, MN 55116-0408

JUAN C BIGAS

PO BOX 7011

PONCE PR 00732-7011

NCO FINANCIAL SYSTEMS OF PR

PO BOX 15520

WILMINGTON, DE 19850-5520

(p)SPRINT NEXTEL CORRESPONDENCE

ATTN BANKRUPTCY DEPT

PO BOX 7949

OVERLAND PARK KS 66207-0949

U.S. Department of Education

PO Box 16448

St. Paul, MN 55116-0448

ALEJANDRO OLIVERAS RIVERA

ALEJANDRO OLIVERAS CHAPTER 13 TRUS

PO BOX 9024062

SAN JUAN, PR 00902-4062

JUAN CARLOS BIGAS VALEDON

JUAN C BIGAS LAW OFFICE

PO BOX 7011

PONCE, PR 00732-7011

MONSITA LECAROS ARRIBAS

OFFICE OF THE US TRUSTEE (UST)

OCHOA BUILDING

500 TANCA STREET SUITE 301

SAN JUAN, PR 00901

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

(d)RELIABLE FINANCIAL SERVICES, INC.

P.O. BOX 21382

SAN JUAN, PR 00928-1382

Sprint Corp.

Attn Bankruptcy Dept

PO Box 7949

Overland Park KS 66207-0949

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)AMARILYS COLON FERNANDEZ

URB BAIROA GOLDEN GATES

CALLE C-11

CAGUAS, PR 00727

(d)CARMELO CAEZ CRUZ

URB BAIROA GOLDEN GATES

CALLE C-11

CAGUAS, PR 00727

End of Label Matrix

Mailable recipients 16

Bypassed recipients 2

Total 18